



In cooperation with:

SWICA

Accident and illness

Ensure a safe stay for your guests. With guest insurance from ERV.

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Description of the insurance benefit	Limits of indemnity ¹
Scope	Switzerland, incl. Schengen Area (excl. country of residence)
Deadline for taking out a policy	max. 5 days after entry into Switzerland or a Schengen country
Period of validity following entry into Switzerland or a Schengen country	max. 180 days
Medical expenses	25,000/50,000/250,000
Deductible	200 per case ²
Doctor's and medication costs	incl.
Hospital stays, incl. medical aids such as prostheses, glasses and hearing aids	incl.
Refundable advance on costs	5,000
Emergency dental treatment	1,000
SOS protection	
Rescue costs and transport costs to the nearest hospital	unlimited
Emergency transport to your place of residence/repatriation	unlimited
Search and rescue costs	10,000
Repatriation in the event of death	incl.
Additional costs of an unscheduled return journey	incl.
Temporary return to your place of residence	3,000
Costs corresponding to the unused portion of the travel service	10,000
Additional costs for continuation of the journey, incl. accommodation and meals ³	700
Use of a rental car	1,000
Travel expenses for related parties	5,000

¹ Maximum benefit amounts in CHF per event and person.

The same benefits apply to families;⁴ limit of indemnity: CHF 50,000 per other person covered.

² 500 per case for persons aged 60 and over.

³ Based on first-class travel by train and economy class by air.

⁴ Family insurance applies to a maximum of 6 people living in the same household.

This prospectus only provides a summary of the insurance benefits. It does not include the entire wording or all the cover, conditions and exclusions of the proposed insurance contracts. In each case the specific insurance contract and the General Conditions of Insurance (GCI) are decisive. Information about your insurance and the detailed benefits can be found in the GCI at www.erv.ch.

Limits of indemnity, excesses and premiums in Swiss francs. All premiums include federal stamp duty. As of January 2026. Benefits and premiums are subject to change. Unless otherwise agreed, the premium is to be paid once a year.

Important information

Premium payment before departure

Premiums should generally be paid before departure, but no later than the fifth day after entering Switzerland. To conclude a policy at a later date, you must submit a health declaration form, which you can download at www.erv.ch/gaeste.

Confirmation for visas

If the insurance policy is not sufficient confirmation for the responsible authority (consulate, etc.), you can request an additional confirmation of insurance from us by calling 0900 275 075 (CHF 1.90/minute from a landline) or by e-mailing info@erv.ch. Remember to enclose a copy of your policy and a premium payment receipt.

Premium refund

If the responsible authority rejects your visa application, we will refund you the premium paid, less a processing fee of CHF 50. You can download the refund form at www.erv.ch/gaeste.

In the event of a claim

Once treatment has been completed, please submit all receipts to us for review. We pay compensation directly to the policyholder, not to the doctor or hospital.

Medical assistance

In an emergency, an experienced team of experts will help organize medical care on site and/or return transport.

In the event of illness or an accident, a medical professional must be consulted immediately and their instructions must be followed. The following documents, among others, must be submitted to ERV:

- A copy of your passport with a date stamp or flight, bus or train ticket
- Receipts with prescriptions
- Invoices with details of benefits
- Reclaim voucher (doctor, hospital)
- Medical report or certificate (if available)